

**Posting Date:** January 22, 2019  
**Position:** BSA/AML Analyst  
**Reports to:** Chief Operations Officer  
**Location:** Lubbock, TX



**Summary of Primary Duties/Responsibilities:**

This position is responsible for directing the Bank Secrecy Act/Anti-Money Laundering (BSA/AML) function of the Bank. This person is also responsible for all major decisions regarding the Bank Secrecy Act/AML Program. They will support business units and branch locations regarding the BSA/AML program.

***Includes:***

Develop, implement, manage, maintain, and enhance effective BSA/AML and OFAC Programs and Risk Assessments for the Bank to ensure that regulatory requirements and agency guidelines are met. Identifies BSA/AML and OFAC risk associated with products and services offered by the Bank and its affiliates or subsidiaries and advises management on the development of policy, procedures, systems, controls, and training to address those risks. Plays a key role as an internal consultant to colleagues throughout the organization related to BSA, AML, OFAC and the USA PATRIOT Act. Responsible for internal and external reporting of BSA-related information.

This position works under the limited guidance of the COO

**ESSENTIAL DUTIES AND RESPONSIBILITIES:**

The duties and responsibilities include, but are not limited to full oversight of the following:

1. Identify and measure the BSA/AML and OFAC risks associated with products and services offered by the Bank and advise management on the development of policy, procedures, systems, controls, and training to address those risks.
2. Maintain the BSA/AML and OFAC Programs for the Bank; submit for board approval annually.
3. Update the written BSA/AML and OFAC risk assessment and submit for approval.
4. Provide periodic reports to executive management and Board of Directors concerning BSA-related risk and activities
5. Ensure that there are sufficient internal controls to promote an effective monitoring system. Ensure timely implementation of new procedures in compliance with any changes in laws and regulations in the BSA/AML/CIP/CDD/EDD Programs.
6. Directs efforts in preparation for all internal and external examinations of BSA/USA PATRIOT Act, OFAC and related issues; preparation of reports and correspondence as needed to the regulatory agencies and Board of Directors.

7. Manages lists for OFAC, Non-Cooperative Countries and Territories, Non-Resident Aliens, the FBI Control List, and any other list required by the Government.
8. Oversees all functional areas with respect to suspicious activity investigations. Leads the process for daily monitoring of potential OFAC matches and makes final determination of OFAC list “hits.”
9. Oversees the monitoring of High Risk and Medium Risk customers and exempt persons processes.
10. Participates in compliance training and continuing education to maintain proficiency with laws and regulations affecting financial institutions.

## **QUALIFICATIONS:**

- College degree and/or five (5) or more years of BSA/AML experience.
- Extensive knowledge of Enhanced Due Diligence (EDD) matters, OFAC regulations, USA PATRIOT Act and the Bank Secrecy Act and able to maintain the utmost confidentiality in BSA/AML matters.
- Must understand the legislative and regulatory process and maintain a proficient knowledge of specific regulations through self-development and formal training. Must like to read.
- Must have strong organizational and planning skills with the ability to recover from and adjust to change.
- Must have the ability to maintain an independence or autonomy similar to that of an auditor.
- Must possess verbal/written communication skills able to communicate tactfully with all levels of bank personnel.
- Ability to multitask issues and projects while maintaining composure when working under pressure or stress.
- Proficient knowledge of Microsoft Office products with ability to operate a computer terminal.
- Must represent the Bank with a high level of integrity while supporting management decisions and goals in a professional manner.
- Must have excellent research skills with the ability to design and conduct a systematic, objective, and critical investigation. Must be a strong problem solver.
- Must be self-motivated with a proven ability to reach goals or performance tasks with little direction.
- Prior experience with BAM+ is preferred.
- Positive attitude and great work ethic

- Critical thinking skills
  - Ability to speak and hear
  - Clarity of corrected vision at 20 inches or less for normal duties
  - Clarity of corrected vision at 20 inches or more for security purposes
  - No visible tattoos or body piercings except conservative ear piercings
  - Reliable transportation
  - Must meet minimum credit standards and pass a criminal background check
- Only applicants that have consented to a background and credit check will be considered

Contact any Vista Bank location for an application.

Completed applications can be delivered in person to 1508 Texas Avenue, Lubbock, Texas or by fax to (806) 687-4742, Attn: HR, Re: Chief Operations Officer.

Please direct inquiries to our HR Department at [hr@vistabank.com](mailto:hr@vistabank.com).

VISTA BANK IS AN EQUAL OPPORTUNITY EMPLOYER OF WOMEN, MINORITIES, PROTECTED VETERANS, AND INDIVIDUALS WITH DISABILITIES.

